**SAUDI NATIONAL BANK**

**FRAUD INVESTIGATION CASE REPORT**

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| --- | --- |
| **Case ID:** | CASE\_SA-TXN-0000000005 |
| **Transaction ID:** | SA-TXN-0000000005 |
| **Customer ID:** | SA00000374 |
| **Case Status:** | SUSPECTED\_FRAUD |
| **Priority Level:** | MEDIUM |
| **Report Date:** | 2025-10-05 00:04 |

**1. EXECUTIVE SUMMARY**

Final Classification: SUSPICIOUS  
Confidence Level: 70%  
Transaction Amount: 24,858.69 SAR  
  
Summary:  
Significant suspicious activity. Enhanced monitoring recommended.

**2. TRANSACTION DETAILS**

|  |  |
| --- | --- |
| **Transaction ID** | SA-TXN-0000000005 |
| **Customer ID** | SA00000374 |
| **Customer Name** | Lama Khalid |
| **Date & Time** | 2025-09-29 22:32:59 |
| **Amount** | 24,858.69 SAR |
| **Beneficiary** | Khalid Ibrahim |
| **Beneficiary Bank** | Mack-Peterson Bank |
| **Beneficiary Country** | Qatar |
| **Transfer Type** | International Wire Transfer |
| **Transfer Purpose** | Education Fee |
| **ML Fraud Score** | 0.408 |
| **Nationality** | Saudi |
| **SAMA AML Flag** | YES |

**3. CUSTOMER INFORMATION**

Profile Summary: Customer since 2016-07-28, Risk Level: Low, KYC: Not Verified

Login Activity: No recent login data

Device Information: 3 devices registered, 2 trusted

**4. RISK ASSESSMENT & CLASSIFICATION**

Initial Classification: INVESTIGATE

Confidence: 65%

* Risk Factors Identified:

Behavioral Analysis:

• Profile Risk: UNKNOWN

• Login Risk: UNKNOWN

• Device Risk: HIGH

**5. INVESTIGATION FINDINGS**

* Data Sources Analyzed:
* Transaction
* Customer Profile
* Login History
* Device Fingerprints

Detailed Analysis:

High Risk - The customer has a high-risk profile due to the large transaction amount, which is significantly higher than their normal spending patterns, indicating potential money laundering activity. Additionally, three suspicious devices are linked to this account, raising concerns about the legitimacy of the transactions.  
  
Recommended Action:  
Implement immediate KYC verification for all customers with suspicious behavior or device associations, request identification documents from the customer, freeze all accounts with suspicious login activities, and monitor the account closely for any further anomalies.  
   
Additional Recommendations:  
  
\* Enhance internal controls by implementing additional monitoring tools and training staff on identifying and reporting suspicious activity.  
\* Collaborate with relevant authorities to investigate the source of the suspicious transactions and determine if they are related to any known fraud schemes.  
\* Develop a comprehensive risk management strategy that includes regular audits, incident response planning, and employee education programs.  
\* Consider partnering with a third-party service provider specializing in AML (Anti-Money Laundering) solutions to supplement internal capabilities.  
\* Continuously update and refine the company's policies, procedures, and training materials to address emerging risks and stay ahead of evolving threats.

* Behavioral Anomalies Detected:
* KYC not verified
* Transaction amount 24858.69 is 8.5x above average
* 3 suspicious devices detected
* 1 untrusted devices

**6. SAMA COMPLIANCE & AML REQUIREMENTS**

SAMA AML/CFT Compliance Check:

✓ Large Transaction Reporting: Amount 24,858.69 SAR exceeds SAMA threshold of 20,000 SAR

✓ Suspicious Activity Report (SAR): Case requires filing with SAMA FIU

Regulatory Framework:  
• Anti-Money Laundering Law (Royal Decree No. M/31)  
• SAMA AML/CFT Rules 2018  
• FATF Recommendations Compliance

**7. RECOMMENDED ACTIONS**

* Immediate Actions Required:
* 1. Place temporary hold on account
* 2. Request additional customer verification
* 3. Monitor account closely for 48 hours
* 4. Review with fraud specialist

**8. APPROVALS & SIGN-OFF**

|  |  |  |
| --- | --- | --- |
| **Role** | **Name** | **Signature & Date** |
| Fraud Analyst |  |  |
| Team Manager |  |  |
| Compliance Officer |  |  |

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